ISSUE 2
MARCH / APRIL

RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

2023

Legislative Bill Tracking Including Social Security Act: repeal of GPO and Windfall Elimination Provisions

CalPERS Long Term Care Settlement Offer Update

R.P.E.A. Board attends CALPERS Headquarters Board Meeting

PRESIDENT'S MESSAGE - by ROSEMARY KNOX

Rosemary Knox

RPEA PRESIDENT

What a surprise from Mother nature!

She has given us a one-two and three punch by bringing the much-needed rain and snow to California! Hopefully, many of you have missed most of the flooding, wind, and mud damage. I look forward to all the beautiful spring flowers coming up soon. In addition, we've got taxes, spring cleaning, and April Fool's Day...

Speaking of surprises or maybe not, CalPERS continues to circumvent the Bagley/Keene Act by making private equity loans to risky companies. Is there never an end to what high risks the leadership will take with our pension money? At an open Board meeting, CalPERS reported that they have already lost 11.8% this fiscal year with an additional $67 million with the Silicon Valley Bank's (SVB) failure. Randall Cheek, our Legislative chair, is on top of all this foolishness, and soon he will ask you, our members, to write to your State Senate Representative and your California State Assemblymember.

What is the Bagley/Keene Act - The **Bagley-Keene Act** of 1967, officially known as the **Bagley-Keene Open Meeting Act**, implements a provision of the California Constitution which declares that "the meetings of public bodies and the writings of public officials and agencies shall be open to public scrutiny," and explicitly mandates open meetings for California State agencies, boards, and commissions. The act facilitates accountability and transparency of government activities and protects the rights of citizens to participate in State government deliberations. Similarly, California's Brown Act of 1953 protects citizen rights with regard to open meetings at the county and local government levels.

The act also reaffirms, "The people of this state do not yield their sovereignty to the agencies which serve them. The people, in delegating authority, do not give their public servants the right to decide what is good for the people to know and what is not good for them to know. The people insist on remaining informed so that they may retain control over the instruments they have created."

Long Term Care - Good news for the members who have been dealing with the Long Term Care fiasco, the attorneys representing the plaintiffs announced that a judge has granted preliminary approval to a new, second settlement of the class action lawsuit involving the CalPERS Long-Term Care (LTC) Program, know has *Wedding, et al.v. CalPERS*. For more information, please go to the RPEA Web site. www.rpea.com

An update on the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) was reintroduced in the Senate. Senator Sherrod Brown, D-OH, alongside Senator Susan Collins R-ME, reintroduced the Senate version of the Social Security Fairness Act, S.597, a bill that would fully repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The Senate version of the bill enters the upper chamber with 23 original cosponsors. During the last Congress, support for the bill grew to 42 Senators. This House bill has gathered 305 cosponsors, and the House Committee on Ways and Means holding its first hearing on WEP/GPO repeal in over two decades.

In closing, I thank the RPEA State Board Officers for doing double duty by juggling the State Board and CalPERS Board meetings. It indeed was a fantastic feat to brave the 29-hour winds and rain.

Rosmary Knox

RPEA President

RPEA

email
RPEAHQ@RPEA.COM

website
WWW.RPEA.COM

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Send change of address to:
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Attention: Change of Address

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VICE PRESIDENT'S REPORT/OpEd - by AL DARBY

There's good news and bad news from CalPERS this time around. The good news is that they plan to implement their distressed loan program without the secrecy laws they sought from the legislature for the last four years. Laws that RPEA lobbied against for four years and won both times. The bad news is that they might try again to engage in higher-risk loans in secret to take advantage of recent bank failures and the resultant need for loans from less creditworthy companies. We'll keep a close eye on this latest development and react in whatever manner. Many private equity (PE) initiatives are planned by the investment unit for the coming months/years. They range in nature from real estate to venture capital (VC), with many new categories in between. Much emphasis has been placed on PE with the belief that new riches reside there and nowhere else. The CalPERS pension fund (PERF) value hovers around 70% now - safe/shrewd investing is the watchword in current economic conditions.

At the CalPERS Investment Committee meeting on March 13, I made the following public comments about CalPERS Investment Committee-related matters related to the Public Employees' Retirement Fund portfolio strategy.

Regarding the portfolio strategy: - I agree with academics who have concluded that passive portfolio management beats active management over time - risk is materially increased in active management environments.

Inflation is predicted to decline towards 2%, but core inflation will remain above policy targets keeping the Federal Reserve bank policy tight.

I commented that economic growth is continuing to slow and potentially further decline, making the risk of recession reasonably high. Heightened volatility in asset returns suggests this is not the time to take on more risk

In the private debt arena – I commented that I was glad to hear that CalPERS has decided to allow transparency in its private debt program without laws protecting it from member scrutiny.

CalPERS Board members need to hear from beneficiaries. After all, our objective is to ensure the viability of the fund in the future so that it is sustainable and stable for all present and future members.

Also, at the March 15 CalPERS Board meeting, several special interest groups and public employers commented publicly about the divestiture of fossil fuel stocks recommended in SB 252. After thorough debate by Board members and public comment, the vote was to oppose divestiture. RPEA has taken a watch position on the bill and does not support or oppose SB252.

Al Darby

RPEA Vice President

Wishing You a Happy Springtime

Medicare Yearly "Wellness" Visit

Members under Medicare Part B for a least 12 months, are eligible for a yearly "Wellness" visit at no cost for a personalized plan to prevent disease and disability. This is NOT a physical exam. Members will complete a risk assessment questionnaire. The visit may include routine measurements, health advice, a review of medical and family history, current prescriptions, and advance care planning. There will be a cost, if additional tests or services performed during this visit are not covered by Medicare, such as a coinsurance and Part B deductible. New members with less than12 months under Medicare Part B are eligible for a preventative visit at no cost, if Medicare is accepted. To obtain the Medicare handbook, Medicare & You 2023, call 1-800-MEDICARE (1-800-633-4227).

CalPERS HMO Health Plan Solicitation for 2024-2028 Plan Years

In August 2022, CalPERS launched the 2024-28 Solicitation for Health Maintenance Organizations (HMOs) to include new requirements for improvement of quality, access, equity, and affordability. The following seven CalPERS existing HMO carriers finished the process and are negotiating during the 2024 Rate Development Process: Anthem Blue Cross of California (Anthem), Blue Shield of California (Blue Shield), Health Net of California (Health Net), Kaiser Permanente, Sharp Performance Plus (Sharp), UnitedHealthcare of California (UHC), and Western Health Advantage.

Several plans proposed service area expansions and exits were approved as listed below:

Service Area Expansions

• Anthem Blue Cross Traditional expansion into Amador, Calaveras, Del Norte, Lake, Monterey, San Diego, Sutter, Tuolumne, and Yuba counties

• Blue Shield Access+ EPO expansion into Del Norte and San Benito counties

• Kaiser Permanente Senior Advantage Summit expansion into eight regions outside of California: Colorado, Georgia, Hawaii, Maryland, Oregon, Washington, Washington D.C., and Virginia

• UnitedHealthcare SignatureValue Alliance expansion into the following counties for Public Agencies and Schools: Alameda, Contra Costa, Marin, Merced, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma; and Stanislaus

• UnitedHealthcare SignatureValue Harmony expansion into Santa Clara and Santa Cruz counties

• Western Health Advantage MyCare Select Medicare Advantage expansion into Humboldt County

Service Area Exits

• Anthem Blue Cross Traditional exiting Glenn County

• Health Net SmartCare exiting Alameda, Contra Costa, Marin, Napa, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, and Sonoma counties

Health Plans not listed are remaining the same. For more details Agenda Item 6c from the March Pension & Health Benefits Committee meeting is available at the CalPERS website.

CalPERS Health Benefit Design Changes for HMOs Approved for 2024 Plan Year

In November, CalPERS approved changes to the Basic PPO (Preferred Provider Organization) and HMO plans for 2024. They are (1) Site of Care Member Incentive Program for Lab Services

(Basic PPO Plans) and (2) Pharmacy Mail-Order Opt-Out Program (Basic HMOs with OptumRx Pharmacy and Basic PPO Plans). Due to the 2024-2028 HMO Health Plan re-procurement efforts and possible new health plans for 2024, CalPERS requested proposed health plan changes in March. Two new Anthem benefits, one traditional and one expanded supplemental benefit, were approved:

1. Anthem Blue Cross benefit changes for its Medicare Advantage (MA) plan for 2024:

a. Personal Emergency Response System (PERS) devices, which notify appropriate services during an emergency. Three other CalPERS MA plans provide this benefit.

b. Coverage for in-home support services. This is the most expanded supplemental benefit offered by CalPERS MA plans, which assists individuals with disabilities and medical conditions in performing activities of daily living (ADLs) within the home.

2. Adjustment of UnitedHealthcare (UHC) Medicare Advantage Edge Emergency Department copay to $50.

This eliminates the $0 copay for emergency department (ER) visits, while other MA plans charge a $50 copay per visit. Given the critical care that emergency departments provide, ERs are an expensive site of care, which can be overutilized when an appropriate level of care is available at a primary care or urgent care clinic.

CalPERS Long-Term Care New Settlement

In March, a Los Angeles County Superior Court judge preliminarily approved a New Settlement of the class action lawsuit involving the CalPERS Long-Term Care (LTC) Program, Wedding, et al. v. CalPERS. This new settlement impacts nearly 80,000 Settlement Class Members. Based on the Court's Preliminary Approval Order, a notice packet will be sent to Settlement Class Members on April 7. It will detail the terms and options under the New Settlement, and how it will impact members' LTC coverage. The website will be updated with Frequently Asked Questions (FAQs). Since the proposed New Settlement is not final, members should continue paying their LTC premiums. In July 2023, the Court is scheduled to conduct a hearing to determine whether to grant final approval.

After a very wet winter, have a very Happy Spring Season!

Joanne Hollander

Member, Health Benefits Committee

Dear RPEA members,

I have been busy answering phone calls and emails from prospective members, Area Directors, and Chapter leaders these last two months. I have also been hard at work developing recruitment concept strategies which will be discussed at our upcoming March 2023 Area Directors Board Meeting in Sacramento. I will assemble our 2023 Membership Committee in the next few weeks. If you want to be part of the team, please get in touch with your President and Area Director. Stay tuned for an update.

In the capacity of a guest speaker, I have attended retirees, veterans, and a couple of social organization meetings. I had the opportunity to share what RPEA is all about and what we are doing as an advocacy group for our members. By doing so, I was successful in recruiting new members.

I learned that our members are busy doing things they find therapeutic and enjoyable. They love the camaraderie offered at our Chapter meetings. Others are called to volunteer and remain active, so they volunteer for RPEA.

Our active members (Affiliates) are busy catching up with the new challenges they face at work but are concerned about retiring early. Now they are relying on RPEA to fight for them until the time comes for them to retire.

On the other hand, our new retiree members are learning to cope with the fascinating retirement life and are grateful that RPEA is there to ensure that their pensions and health benefits remain intact. They realize the importance of having a watchdog organization fighting for them. Remember that pension benefits are a significant part of the economy in the state you reside. Even when the economy is in recession, your pension benefits contribute to the state's economy.

RPEA's success in fighting to protect your pension and our ability to persuade the legislature through calls or letter campaigns to let them know that specific legislation will harm you in retirement. We must remain vigilant to prevent further erosion of your benefits. You have earned them, and RPEA will be there for you.

It's no secret. RPEA is unique in that we are volunteer advocacy members. Still, to maintain our success and growth, we must have a strong team of member leaders dedicated to serving our members and a clear, unified vision for our future. Moving forward, mentorship and recruitment of new members will be vital for our organization. It is so rewarding for me to see the dedication and commitment of our current chapter leaders and the support of our members to continue meeting the goals of RPEA for the benefit of those without a voice.

Be part of the leadership team, step up, and fill vacant positions within your chapters. One of my initiatives in the upcoming future is to develop Leadership Training sessions for all new leaders. It will be fun to have you as part of our leadership team.

Last February, I attended a Veterans Social organization event at the Senior Center of Costa Mesa. I met prospective members and a couple of Senior Center administrators. I was delighted to know that our RPEA gap insurance was something that they would like to explore. I scheduled a couple of very successful follow-up meetings. They were unaware of RPEA as an organization and the benefits we provide to retirees, affiliates (active workers), and associate members. They expressed interest and welcomed a presentation from RPEA to familiarize them with the help of advocacy and member benefits RPEA can provide to current employees. Tracy Jones, President of Chapter 64, will lead those efforts.

I also attended the Chapter 40 Orange County General Meeting on March 8, 2023. At the request of the Chapter President, I was asked to speak about recruitment. I provided an overview of what RPEA is currently doing and techniques to recruit, and as a prior organizer, I shared that new recruitment activities will be launched in the next few months. At the end of my presentation, some attendees approached me, requesting membership applications and packets to start recruiting friends and family. The feedback I received was very positive, and my call to action prompted several members to grab membership applications to recruit family members and friends. Thank you, Chapter 40 Orange County members, for listening and springing to action.

As I write this article, I am getting ready to travel to Sacramento to attend our Board Meeting and prepare to attend the RPEA Area Directors meeting. I look forward to sharing more exciting news soon.

Coming together is just the beginning; keeping together is progress, and working together is success. Let's start a new journey together and be part of your Chapter leadership team.

If you have additional questions or want to contact me, please email me at rpeahq@rpea.com

Chapter 40 Leadership Team

Chapter 64 team at work

Elena Yuasa, Tracy Jones & new member Lucy Tseng.

Elena Yuasa

Director of Membership

LEGISLATIVE ANALYSIS - by RANDALL CHEEK

One of my favorite songs from the musical "The Music Man" begins with "We got trouble right here in River City." Well those words could not be more *prophetic* today than right here in the river city of Sacramento where we have the headquarters of CalPERS.

CalPERS executives are *flim faming* members and CalPERS Board members just as much as Professor Harold Hill did to the citizens of River City.

We got trouble. Yes right here in River City. At a recent CalPERS Board meeting, staff admitted at the Investment Committee meeting they have already lost 11.8%, in addition, Chief Investment Officer Nicole Musicco reported CalPERS lost $67 million with the failure of Silicon Valley Bank which she refereed to the amount as a "drop in the bucket." The bank which loans big dollars to start ups and venture capitalist because many of the usual banks such as Chase, BofA and Citibank finds them TOO RISKY. Trouble with a capital R, for risky. CIO Musicco has decided that CalPERS should step in and fill the void. She said her phone is ringing off the hook from those seeking funding. Despite the news of large Silicon Valley companies such as Meta, Google, and Yahoo announcing they are laying off thousands of staff. Why? Because they are not making the money they should.

Bring out those 76 trombones friends. Musicco had the manager who runs the private equity loan program which has commitments to spend $4.8 billion, that's right BILLIONS with a "B" like boom of a big brass drum. CalPERS has dedicated a total of $17 billion (boom) to this program. Let's step back and march in step here. CIO Musicco decided to let this program which has only been in existence for six months get high lighted over say real estate and other programs that have been existence for decades because it has shown to be doing well. I think six months of achievement should be touted over the failure of others, don't you? BOOM!!! To say the board ate it up like vanilla ice cream on a hot afternoon would make Professor Hill proud.

So what is the end game here? CIO Musicco would like more money spent on private equity and has even appointed Daniel Booth as deputy chief investment officer for private markets.

Chief Executive Officer Marcie Frost who tried to get legislation four years in a row to make private equity loans secret (shhhh!), wants to try again. Yes despite failure year after year to be able to make such loans secret she has failed because CalPERS Board members have said in public that retirees have gotten in the way. Trouble. Frost believes CalPERS can risk more taxpayers and workers dollars to make bigger profits if borrowers can keep their names and how much they borrow a secret. BOOM! Let's face it folks this band can't play an honest tune.

The record of CalPERS making wise investments lately is off tune. For example last year the board voted to oppose legislation to divest in Russia after it invaded Ukraine. NOW was CalPERS been paying attention and looking at current events? Russia leader Vladimir Putin has a record of assassinating his opponents, changed laws to be dictator for life, invaded Crimea and parts of Ukraine back in 2014 and finally invading a democracy to try and rebuild the old and tired Soviet Union. In doing so he has destroyed entire cities and villages and killed many Ukrainians including many children. The RED flags were there but CalPERS ignored them. Instead it bought more and more Russian properties (including the largest shopping mall in Moscow) and stock. By not cutting bait and leaving Russia CalPERS has loss millions if not billions of pension dollars.

Bang. Another concern should be China which has suppressed and committed genocide on the Uyghur population, suppressed freedom of the press and speech in Hong Kong, stops the World Health Organization from finding out what happened regarding COVID, sends spy balloons over the United States and other countries, threatens American planes in international air space, is building a island in the Pacific to use for military reasons, threatened to take Taiwan by 2025 and uses Tik Tok to spread mis-information. The U.S. congress has gone as far as to create a bi-partisan committee on the actions of Communist China. House Speaker Kevin McCarthy has called China one of the top threats to the U.S. President Biden has said if China gives military weapons to Putin or invades Taiwan, China will pay a heavy price. The U.S. is so concerned over China's actions it has sent 40,000 troops to the Island of Guam, built up our forces on Okinawa and the Philippines and sent F-16 fighters to Taiwan. Has CalPERS been paying attention? They are so out of tune. We should know how much we have invested in either directly and our indirectly through those CalPERS **pays** to invest for us. Recently I spoke at the at the CalPERS Investment Committee to highlight this issue but no response was given. If China goes through with its threats CalPERS will loose even more money. CalPERS will face many more challenges. China is one of the largest manufacturers of generic drugs. Did we not learn the lessons from the height of the COVID pandemic, when N-95 masks and medical supplies were hard to get because they came from China. We should invest in American and democratic countries that produce generic drugs as well as medical supplies. We need to invest in America. And require those who invest for CalPERS to divest in those countries like Russia and China before it is too late.

So what can we do to make CalPERS listen to the music? Write or call the governor's office and call your state assembly member or state senator. You can get information on your representatives by going to www.assembly.ca.gov and www.senate.ca.gov. Go to the find my legislator link, type in your address and you will get the information. Each office has a way to contact them. Call or write today. Tomorrow may be too late.

We need to get CalPERS to finally march in step. Thank you and God bless.

Randall Cheek

RPEA Director of Legislation

LEGISLATIVE UPDATE

Aaron Read

Pat Moran

March 17, 2023

BILL NUMBER & AUTHOR	LEGISLATIVE INTENT	CURRENT STATUS	RPEA POSITION
AB 48 **(Aguiar-Curry D) Nursing Facility Resident Informed Consent Protection Act of 2023.**	**Summary:** Current law provides for the licensure and regulation of health facilities, including skilled nursing facilities and intermediate care facilities, by the State Department of Public Health. Current law requires skilled nursing facilities and intermediate care facilities to have written policies regarding the rights of patients. This bill would add to these rights the right of every resident to receive the information that is material to an individual's informed consent decision concerning whether to accept or refuse the administration of psychotherapeutic drugs, as specified. This bill would also add the right to be free from psychotherapeutic drugs used for the purpose of resident discipline, convenience, or chemical restraint, except in an emergency that threatens to cause immediate injury to the resident or others. This bill would make the prescriber responsible for disclosing the material information relating to psychotherapeutic drugs to the resident and obtaining their informed consent, as defined.	**Introduced:** 12/5/2022 **Last Amend:** 3/16/2023 **Status:** 3/16 /2023 Read second time and amended.	S
AB 751 **(Schiavo D) Elder abuse.**	**Summary:** Current law requires every local law enforcement agency to, when the agency next undertakes the policy revision process, revise or include specified information about the elements of elder abuse crimes in the portion of its policy manual relating to elder and dependent adult abuse, if that policy manual exists. Current law requires a municipal police department or county sheriffs' department that adopts or revises a policy regarding elder and dependent adult abuse or senior and disability victimization on or after April 13, 2021, to include specified provisions regarding procedures for investigating elder abuse in that policy. This bill would clarify that a department that complied or complies with the requirements above regarding including specified information about the elements of elder abuse crimes in their policy manuals on or after April 13, 2021, is required to include the specified provisions regarding procedures for investigating elder abuse in their policy.	**Introduced:** 2/13/2023 **Last Amend:** 3/16/2023 **Status:** 3/16/2023- From committee chair, with author's amendments: Amend, and re-refer to Com. on PUB. S. Read second time and amended.	S_2
AB 979 **(Alvarez D) Long-term care: family councils.**	**Summary:** Current law requires the State Department of Public Health to license and regulate skilled nursing facilities (SNFs) and intermediate care facilities (ICFs). Current law requires the State Department of Social Services to license and regulate residential care facilities for the elderly (RCFEs). Current law prohibits those facilities from prohibiting the formation of a family council, which is a meeting of family members, friends, or representatives of 2 or more residents to confer in private without facility staff. Current law prohibits those facilities from willfully interfering with the formation, maintenance, or promotion of a family council, as specified. This bill would remove willfulness as a condition of that prohibition and would make changes to the definition and scope of prohibited interference.	**Introduced:** 2/15/2023 **Status:** 3/2/2023- Referred to Com. on AGING & L.T.C. **Location:** 3/ 2/2023 - A. AGING & L.T.C.	S_2

AB 1246 **(Nguyen, Stephanie D) Public Employees' Retirement System optional settlements.**	**Summary:** Current law permits a member of the Public Employees' Retirement System (PERS) who retires on or before December 31, 2017, to elect from among several optional settlements for the purpose of structuring the member's retirement allowance. Current law prohibits a member who elects to receive specified optional settlements from changing the member's optional settlement and designated beneficiary after election of an optional settlement unless a specified event occurs, including the death of a beneficiary who predeceased the member, a dissolution of marriage or a legal separation in which the judgment dividing the community property awards the total interest in the retirement system to the retired member, or in an annulment of marriage in which the court confirms the annulment. This bill would extend the ability of a retiree to change their designated beneficiary to include naming a new spouse following a retiree's divorce and subsequent remarriage. The bill would allow a retiree's new spouse to receive the retiree's postdivorce retirement settlement benefits.	**Introduced:** 2/16/2023 **Last Amend:** 3/16/2023 **Status:** 3/16/2023-Referred to Com. on P.E. & R. From committee chair, with author's amendments: Amend, and re-refer to Com. on P.E. & R. Read second time and amended. **Location:** 3/16/2023-A. P.E. & R.	CO-SPONSOR
AB 1410 **(Ta R) Office of the State Long-Term Care Ombudsman: advisory council.**	**Summary:** The Mello-Granlund Older Californians Act establishes the Office of the State Long-Term Care Ombudsman, under the direction of the State Long-Term Care Ombudsman, in the California Department of Aging. Current law requires the State Long-Term Care Ombudsman to ensure that residents have regular and timely access to the services provided through the office. Current law requires the department to establish an 11-member advisory council for the office to provide advice and consultation to the State Long-Term Care Ombudsman Program and the Director of the California Department of Aging on issues affecting the provision of ombudsman services, including the review of proposed policy changes to the operation of the program, and to make recommendations, within 30 days, as appropriate. Current law requires the department to notify the advisory council at least 30 days before designating a new organization or agency as an approved organization. This bill would instead require the department to establish a 13-member advisory council. The bill would extend the timeframe for the advisory council to consult with and make recommendations to the State Long-Term Care Ombudsman Program and the director from 30 days to 45 days.	**Introduced:** 2/17/2023 **Status:** 3/9/2023 Referred to Com. on AGING & L.T.C. **Location:** 3/9/2023-A. AGING & L.T.C.	S_1
SB 17 **(Caballero D) Senior housing: tax credits.**	**Summary:** Current law, enacted to implement a specified low-income housing tax credit established by federal law, requires the California Tax Credit Allocation Committee to annually determine and allocate the state ceiling in accordance with those provisions and in conformity with federal law. Current law requires that specified amounts of the low-income housing tax credits be set aside for allocation to rural areas, small developments, and farmworker housing, as specified. This bill would require that the percentage of the federal ceiling on low-income housing tax credits that is awarded for projects restricted to senior citizens not be less than the percentage of lower income renter households in the state that are lower income elderly renter households, as specified.	**Introduced:** 12/5/2022 **Last Amend:** 2/28/2023 **Status:** 3/8/2023-Re-referred to Com. on HOUSING. **Location:** 3/8/2023-S. HOUSING	S_2

SB 278 (Dodd D) **Elder abuse.**	**Summary:** Current law defines financial abuse for those purposes of the Elder Abuse and Dependent Adult Civil Protection Act and provides that it occurs when, among other instances, a person or entity takes, secretes, appropriates, obtains, or retains, or assists in taking, secreting, appropriating, obtaining, or retaining, real or personal property of an elder or dependent adult for a wrongful use or with intent to defraud, or both. Current law requires a person or entity to be deemed to have taken, secreted, appropriated, obtained, or retained property for a wrongful use if, among other things, the person or entity takes the property and the person or entity knew or should have known that the conduct is likely to be harmful to the elder or dependent adult. Current law requires the court to award specified costs if a defendant is found liable for financial abuse, as specified. This bill would specifically state that the above-described provision regarding when a person or entity is deemed to have taken property for a wrongful use includes when a person or entity assisted in taking, secreting, appropriating, obtaining, or retaining property for a wrongful use. The bill would state that its provisions are declaratory of existing law.	**Introduced:** **2/1/2023** **Status:** **2/28/2023- Set for hearing** March 29. **Location:** 2/9/2023- S. B. & F. I. **Calendar:** 3/29/2023 1:30 p.m.	S_2
SJR 1 (Cortese D) **Social Security Act: repeal of benefit reductions.**	**Summary:** Would request the Congress of the United States to enact, and the President to sign, legislation that would repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act.	**Introduced:** 12/5/2022 **Last Amend:** 3/2/2023 **Status:** 3/16/2023- Read. Adopted. (Ayes 39. Noes 0.) Ordered to the Assembly. In Assembly. Held at Desk. **Location:** 3/16/2023- A. DESK	S_1

LEGISLATIVE SUPPORT POSITIONS: The following categories are used in your legislative summary reports:

SPONSOR – This is a sponsored or co-sponsored bill.

SUPPORT 1 (S1) – This is the highest priority support bill. We send a letter of support to the author, a letter of support to committee members considering the bill and undertake full lobbying to assure passage of the bill. We also closely monitor all amendments and constantly reevaluate our position.

SUPPORT 2 (S2) – This level of support is moderate. A letter is sent to the author and committee considering the bill, but there is usually less lobbying or testifying before committee. We also closely monitor all amendments and constantly reevaluate our position.

SUPPORT 3 (S3) – This is the lowest level of support. A letter of support is sent to the author. We closely monitor the bill for amendments.

OPPOSE (O) – Only those bills which are judged to be detrimental are given an oppose position. Such bills require aggressive opposition lobbying, often accompanied by efforts to gain amendments, in an effort to make the bill acceptable to RPEA, and therefore to remove our opposition.

WATCH 1 (W1) – This is a bill of more than casual interest. We actively monitor such bills and often communicate with the author, the author's staff, the legislative committee members and staff. We frequently seek clarifying amendments to bills in this category.

WATCH 2 (W2) – This is a bill of interest or concern on which we keep close tabs. It appears in the summary report.

? – This is a bill that will show up in our screening from time to time. It is important that we discuss the bill so that we are able to remove the question mark by either deleting the bill or by assigning one of the above positions.

The Mother Lode Chapter 072 meets bi-monthly at the Black Oak Casino-Hotel & Resort Conference Room in Tuolumne, California.

The next meeting will be on Tuesday, May 16th at 11:30 a.m.

Lunch will be provided at the Chapters expense and attendance prizes will be awarded.

The guest speaker will cover Emergency Services and Resources for seniors.

Please feel welcome to attend and bring a prospective member as a guest!

For more information please call Al Fillon, Area Director at (661) 619-6181.

R.P.E.A. Chapter 072 - The Mother Lode Chapter re-organizing meeting

LONG TERM CARE UPDATE

Court Grants Preliminary Approval to Second Settlement in CalPERS Long-Term Care Class Action

March 10, 2023

Communications & Stakeholder Relations Class Counsel Contact: Stuart Talley (916) 779-7000

SACRAMENTO, Calif. – CalPERS and attorneys representing plaintiffs today announced that a judge has granted preliminary approval to a new, second settlement of the class action lawsuit involving the CalPERS Long-Term Care (LTC) Program, known as *Wedding, et al. v. CalPERS.*

This second settlement offers the nearly 80,000 policyholder class members the opportunity to keep in place their existing long-term care policy and receive a cash payment and a moratorium on premium increases through the end of October 2024, or to receive a premium refund of 80% of all premiums paid (less benefits received) in exchange for surrendering their LTC policy.

Each settlement class member's recovery will be based on the status of their policy, whether they used policy benefits, and how they responded to the 85% premium increase. Money to fund the settlement will come from the CalPERS' Long-Term Care Fund.

Ensuring the future viability of the Long-Term Care insurance program was an important goal of both CalPERS and the plaintiff class. No part of the settlement will be paid by the CalPERS Pension Fund.

"We are pleased the settlement allows class members who want to leave the LTC program to obtain substantial refunds that would otherwise be unavailable," said Stuart C. Talley, of Kershaw Talley Barlow PC, one of the attorneys representing the class. "And for those class members who want to keep their LTC policies, the settlement provides cash payments and a moratorium on premium increases while ensuring that the program remains viable going forward."

"The new settlement reflects the parties' work to provide policyholders who are counting on their policies to provide critical care with a choice to keep their policies," said Matthew Jacobs, General Counsel for CalPERS. "We believe this new settlement resolves what are very complex issues in a fair and equitable manner."

The settlement was reviewed and granted preliminary approval on Friday, March 10, by Judge William Highberger in Los Angeles County Superior Court.

The settlement was reached after a bench trial in which some of the major issues in the case were decided, and with the remaining issues set to be decided in a jury trial that was scheduled for June.

It's expected that a formal notice explaining the settlement, why it's in the best interests of the class, and class members' options, will go out to class members beginning April 7. That will begin a 60-day notice period, with a hearing for final approval set for July 26.

The notice packets will explain in detail all the terms of the new settlement and class members' options under the settlement. Additionally, there will be a website with a list of Frequently Asked Questions to help answer any questions they may have about the new settlement. However, if class members have questions regarding the settlement that can't wait until after they receive their notice packets, they can call 1 (866) 217-8056.

STAY CONNECTED

RPEA MEMBERS!
WE NEED TO STAY CONNECTED NOW MORE THAN EVER!
PLEASE UPDATE US IF YOU HAVE CHANGED YOUR E-MAIL OR PHONE NUMBER OR HAVE MOVED.

TO UPDATE YOUR CONTACT INFORMATION, PLEASE EMAIL RPEAHQ@RPEA.COM

YouTube RPEA BLOG

The article below, shared by Bill Cortus, a Wealth Management Advisor with U.S. Bancorp Investments, explains how consumer spending impacts the health of the economy. This informational article was published on March 9, 2023, and is provided by the U.S. Bank Asset Management Group who provides analysis and research to U.S. Bank and its affiliate, U.S. Bancorp Investments.

How does consumer spending impact the health of the economy?

Key takeaways

- Consumer spending, a key driver of the U.S. economy, remains at a level that has helped prevent a recession.
- However, the total amount of household debt accumulated by Americans reached record levels last year.
- Nevertheless, consumers still appear to be on solid ground financially – for now.

Consumer spending is one of the most important elements of the U.S. economy. In the 4th quarter of 2022, personal consumption expenditures represented nearly 68% of the nation's Gross Domestic Product.[1] The reality for most Americans is that some of that spending, particularly for bigger ticket items like homes, automobiles and higher education, requires borrowing. In addition, many consumers take on debt when they use credit cards for day-to-day purchases but may not pay off the total bill each month.

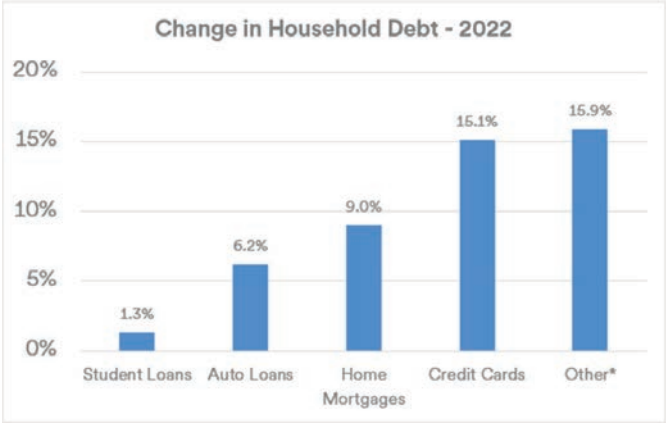
The role consumers play in driving economic activity, and their contribution to a growing economy, is one reason why investors pay close attention to the state of consumer debt. At the end of 2022, total household debt in the U.S. reached a record high, totaling $16.9 trillion. This represents an 8.3% increase over the amount of debt held at the end of 2021.[2]

The upward trend in consumer debt contrasts flatter growth in debt levels in 2020 and 2021. Household savings rates, defined as the proportion of current income unspent, moved higher dating back to the start of the COVID-19 pandemic in early 2020. Americans benefited from fiscal stimulus measures including student loan payment holidays and direct government payments to individuals, such as payments from the American Rescue Plan Act of 2021. At the same time, widespread business shutdowns limited consumer spending opportunities.

As the economy reopened and more spending opportunities emerged (restaurants reopening, travel again being an option), many Americans spent a larger proportion of their income, dipped into accumulated savings and increasingly relied on credit to cover expenses. As a result, savings rates have declined in recent months. It raises concerns that if consumers take on too much debt, they'll need to cut back on spending at some point. Could increasing debt levels have economic or investment ramifications?

Putting "record household debt" into perspective

Consumers started 2022 in a strong financial position, according to Rob Haworth, senior investment strategy director at U.S. Bank. "Consumer debt was low, savings were high and people were earning pay raises." But Haworth says by the end of 2022, the environment changed. "We saw a meaningful rise in the amount of consumer borrowing, mostly in the form of unsecured revolving credit, like credit cards." For example, total household credit card debt rose 15.1% over the course of 2022.[2]



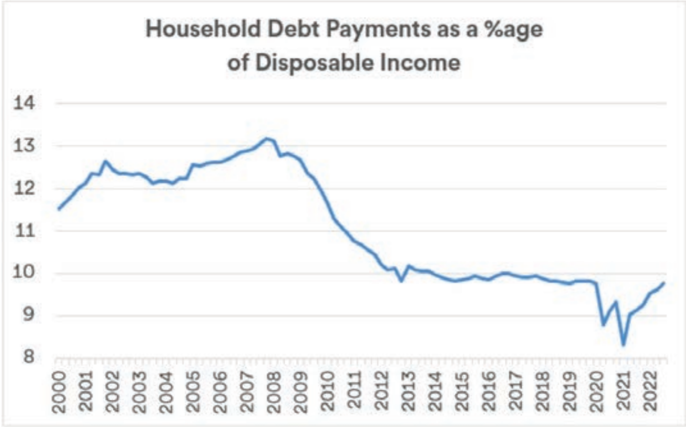
Source: Federal Reserve Bank of New York, Center for Microeconomic Data, "Household Debt and Credit Report, 4th Quarter 2022."
* Includes retail cards and other consumer loans.

The upward trend in consumer debt in 2022 contrasted with the two years leading up to that. "Household debt burdens declined during the pandemic," says Matt Schoeppner, senior economist at U.S. Bank. "Consumers paid off credit card debt and other high interest loans." However, Schoeppner notes that the economic environment began to change, with a resurgence of high inflation being the most marked difference from the pre-pandemic era and the early days of the pandemic. "As inflation became a burden and government payments ended, consumers were willing to take on more debt."

"If people are borrowing more money, the question is whether they are in a position to pay it back."

Rob Haworth, senior investment strategy director at U.S. Bank Wealth Management

While the raw data about rising amounts of household debt can be concerning, Haworth notes that some perspective is required. "If people are borrowing more money, the question is whether they are in a position to pay it back," says Haworth. "When we compare current household debt levels to disposable personal income, we don't see reason for significant concern at this point." Haworth says expanded consumer borrowing is not yet exceeding the capacity of households to manage the debt. As shown in the chart below, through the third quarter of 2022, household debt service payments represented, on average, less than 10% of disposable personal income. While higher than the recent low point of 8.3% in early 2021, it is far below recent peak levels that exceeded 13% in 2007 and 2008.[3]



8.3 Source: Board of Governors of the Federal Reserve System (US).

Consumers keep the economy on track

Consumers' willingness to maintain spending levels even though economic growth slowed in 2022 proved to be important at a time when many anticipated the potential onset of a recession. With the Federal Reserve tightening monetary policy (raising short term interest rates, reducing its balance sheet of Treasury and mortgage-backed securities), the stage was set for a possible recession. To this point, consumers have played a major role in keeping one from occurring.

"The willingness of consumers to take on debt provided a bridge of support during this period of economic uncertainty," says Schoeppner. "Taking on more credit is ultimately a game of faith. It signals that lenders have enough confidence in the economy that they believe consumers will remain in a strong position to make timely repayments."

Consumers have likely been buoyed by the strong jobs market. The nation's unemployment rate is at historically low levels, new job growth has been solid, and wages have risen at a faster rate than in recent times. However, income growth slowed in recent months, a factor that bears watching, according to Haworth. "Consumers will have a difficult time accelerating savings without more income growth, but nevertheless, they can't be considered, in aggregate, overextended on credit at this point."

Haworth also believes that most recent indicators point to a continuation of favorable job market trends. "Small businesses appear to still be looking to hire. You would think if they anticipated an economic slowdown, that wouldn't be the case."

Manageable consumer debt levels

Haworth notes that consumer attitudes toward debt have changed significantly since the financial crisis of 2007-2009. At that time, consumer debt levels reached new highs, with some households maintaining multiple mortgages and building up balances on more than one credit card. "Consumers are more cautious about debt today," says Haworth. "They're looking to spend but are being more vigilant to avoid going overboard."

Schoeppner agrees that the rising consumer debt levels do not yet set off any economic warning signals. "Non-mortgage debt is back to pre-pandemic levels relative to income, but not yet anything of concern. Mortgage debt is still reasonable by recent standards, even with the spike in mortgage rates."

The jobs market is likely to dictate consumer spending habits. "Initial jobless claims on a week-to-week basis are near historic lows," notes Schoeppner. "Until you see that number start to edge higher, it's hard to see consumers losing faith in their job security." Schoeppner says if current trends persist, consumer spending can continue at a favorable pace, helping to keep the economy out of recession.

Does the willingness of consumers to continue spending work against the Federal Reserve's effort to rein in inflation? "The Fed is trying to find a level of borrowing costs that is sufficiently restrictive to slow things down enough to bring inflation back down to its target level of approximately 2%," says Schoeppner. Yet he thinks the Fed is close to finished raising the short-term interest rate it controls, the federal funds rate. "While consumers are unlikely to see mortgage rates or credit card rates come down anytime soon, those rates aren't likely to rise much from this point, either."

Keeping an eye on debt

Consumer debt trends will bear scrutiny in the months to come. Based on current data, consumers don't appear to be spending beyond their means. Could that change in the future? Haworth is watching two key indicators:

1. The volume of revolving credit relative to disposable personal income. As noted above, that figure remains relatively low based on the most recent data. "If it starts to rise, it could trigger more concerns about the potential that consumers will ultimately need to pull back on spending," says Haworth. That could contribute to recession fears.
2. The state of the job market. "If there are signs of weakening, that could indicate consumers will be forced to rein in spending or carry considerably more credit to maintain current spending levels," says Haworth.

Schoeppner adds that sentiment about the direction of the economy could be a major consideration. "If consumers, businesses and financial institutions all begin to lose faith about the direction of the economy at the same time, that could tighten credit availability, which would have negative economic ramifications." Schoeppner emphasizes that this environment does not exist today, primarily because of the labor market's continuing strength.

The key issue will be whether consumer spending slows, which could have ramifications for the broader economy, potentially creating a greater risk of recession. Investors will want to keep an eye on how consumer activity, including the need to take on more credit, might impact the economy moving forward.

It's important to consider the current economic outlook as you evaluate your own portfolio of investments. Talk to your wealth planning professional to assess how your portfolio is best positioned, keeping in mind current market dynamics and your long-term financial goals.

To view more market news like this, please visit: **www.usbank.com/investing/financial-perspectives/market-news.html**

For additional information, please contact William J "Bill" Cortus, CFP®, Wealth Management Advisor, CA Agent # 0D96803 Agency# 0E24641, at 909-360-5794 or bill.cortus@usbank.com.

Footnote Disclosures

FN 1 - Source: U.S. Bureau of Economic Analysis.

FN 2 - Federal Reserve Bank of New York, Center for Microeconomic Data, "Household Debt and Credit Report, 4th Quarter, 2022."

FN 3 - Source: Board of Governors of the Federal Reserve System (U.S.). Data as of third quarter, 2022.

The Facts about Volunteering

Since I started writing articles about Volunteering, I have tried to appeal to the part of your psychological make up that wants to do good. The problem has been that while many of you do volunteer and reap the personal satisfaction out of it, you don't look at the ways it can be used to protect our pensions and benefits. Since 1990 our pensions have been under attack. We appear to be a ripe plum ready for the picking to solve the State's financial problems.

It is true that Pete Wilson tried to over reach in 1990 and appropriated money from our retirement funds while trying to rewrite and redesign the way that CalPERS functions, but some of the methods that CalPERS has used since that time can make us wonder just whose side they are on. Between politicians, conservative think tanks and well known journalists, the situation has gotten progressively worse. They have been sowing the seeds of public dislike since 1990. We have all seen the memes of the state worker leaning on a shovel and making top dollars at public expense while the average person works hard to make ends meet. In addition, the average person may not even have a pension plan and that issue is also highlighted in their articles. They have been at this for over 30 years and it is time we fought back in a positive manner.

CalPERS should be our natural partner in this, but a lot of communication has broken down due to some of the shenanigans we have witnessed. The CalPERS Dollar display only goes so far to explain how pensions are funded. The information, that most of us live and pay taxes in the state no longer has the same effect on the average person. They have heard or read by those trying to denigrate our contribution to the state that everyone has to live somewhere, so what. We need more in-depth research to make our points and start to change public perception. RPEA has always been in the forefront of the fight to protect our retirements and it is only right that we move this fight into high gear. We have earned our pensions and medical benefits with the dedication and years of service we have provided as public employees. For many of us, service is part of our nature and we continue to provide service in our retirement. We don't make a fuss or brag about it because doing things for others makes us happy. Many see being happy as its own reward. I want you to look at your volunteering in a different way. When we were working, we kept schedules, reported to others, and received a paycheck. The paycheck was the official acknowledgement of our activities. It was immediate. I am asking you to look at your activities as a down payment on the future.

Every time we volunteer somewhere, it makes a difference in the community. When community entities apply for grants they are asked to detail community support for their grant. The Federal Government provides a list of every state and the value of each hour volunteered. That makes a powerful statement about the importance of volunteers. It also makes a difference in the ongoing battle to protect our benefits for ourselves and those who follow us in retirement. This is your opportunity to pay it forward by reporting things that you are already doing. Giving RPEA the information about your volunteer activities provides us with a powerful tool to change public perception. The form is simple to fill out and I will be glad to help anyone with troubles. If you are one of those people who have an established volunteering schedule, just send in a single form and indicate it is monthly. If you have one time volunteering experiences, list them as Annual. If things change, you can follow up with another form.

The form is available online at RPEA.com. It can either be downloaded and filled out and returned to the address on the bottom or filled out and submitted on line. You will also find forms in some of your bi-monthly newsletters or send me an email at loranvetter@yahoo.com and we will see that you get one.

I would like to end as usual with Erma Bombeck's quote about volunteers: ***"Volunteers are the only human beings on the face of the earth who reflect this nation's compassion, unselfish caring, patience, and just plain loving one another."***

Loran Vetter

Community Involvement Chair

COMMUNITY PARTICIPATION
(Volunteers for Public Service)

In counting volunteer hours, include any of the following:

- Meals on Wheels or other Nutrition Programs
- Care Car or other transportation services for neighbors, family, friends, voters
- Hospital, blood bank, nursing home, child care volunteer
- Visiting or caring for ill or handicapped in your home or away, errands, telephone calls, shopping, yard work, mail, etc.
- Library assistance, Volunteer tutoring at the library, school, or assistance in the Classroom
- Teaching English, as a second language, to children and adults who are non-English speaking.
- Assistance with IRS, SNAP, Utility Discount on the basis of income or medical exemption forms
- Interaction and assistance with youth activities including, but not limited to, after school programs, girls and boys clubs, YMCA, YWCA, Boy Scouts, Girl Scouts museum volunteer
- Community Service organizations such as: Rotary, Elks, Lions Clubs, community theater, fairs, community activities such as street fairs, county fairs, political campaigns
- Religious activities: Choir, Sunday school teaching, Church nursery oversight, Vestry, Helping Hands, preparing and serving food, music, Church Commissions, distribution of literature, and helping in service
- Charity work or assistance programs for the Homeless, Battered Women, Abused Children, Court Appointed Special Advocates Program (CASA)
- Helping with food distribution, bazaars, craft fairs
- Helping with grandchildren and other family members who need assistance while a parent is employed

RPEA-CA Gives Back

Volunteer organizations include (but not limited to): Hospitals, Law Enforcement, Churches, Unpaid Caregiving, Community Services, Meals on Wheels, Elks, etc.

Name of Volunteer: ___________________________ **Date:** _________________

Chapter: ___________________________________ **Area:** _________________

State Residing: ______________________________

Name of Organization Volunteered:	**Hours Donated:**	**Frequency:**
____	______________	❑ Monthly ❑ Quarterly ❑ Annually
____	______________	❑ Monthly ❑ Quarterly ❑ Annually
____	______________	❑ Monthly ❑ Quarterly ❑ Annually
____	______________	❑ Monthly ❑ Quarterly ❑ Annually

Rev. 10/18/21

Please send your completed forms to RPEA Headquarters, 300 T Street, Sacramento, CA 95811.

Savvy Senior

How to Choose an Assisted Living Facility

Dear Savvy Senior,

What's the best way to go about choosing an assisted living facility for my 86-year-old father? Since mom died last year, his health has declined to the point that he can't live at home anymore but isn't ready for a nursing home either.

Searching Susan

Dear Susan,

If your dad needs help with things like bathing, dressing, preparing meals, managing his medications or just getting around, an assisted living facility is definitely a good option to consider.

Assisted living facilities are residential communities that offer different levels of health or personal care services for seniors who want or need help with daily living.

There are nearly 29,000 assisted living communities (also called board and care, supportive-care or residential-care facilities) in the U.S. today, some of which are part of a retirement community or nursing home. Most facilities have anywhere between 10 and 100 suites, varying in size from a single room to a full apartment. And some even offer special memory care units for residents with dementia.

To help you choose a good assisted living facility for your dad, here are some steps to follow.

Make a list: There are several sources you can turn to for referrals to top assisted living communities in your area including your dad's doctor or nearby hospital discharge planner; friends or neighbors who've had a loved one in assisted living; or you can do an online search at *Caring.com*.

Do some research: To research the communities on your list, put a call into your long-term care ombudsman. This is a government official who investigates long-term care facility complaints and advocates for residents and their families. This person can help you find the latest health inspection reports on specific assisted living facilities and can tell you which ones have had complaints or other problems in the past. To find your local ombudsman visit *LTCombudsman.org*.

Call the facilities: Once you've identified a few good assisted living facilities, call them to see if they have any vacancies, what they charge and if they provide the types of services your father needs.

Tour your top choices: During your visit, notice the cleanliness and smell of the facility. Is it homey and inviting? Does the staff seem responsive and kind to its residents? Also be sure to taste the food, and talk to the residents and their family members, if available. It's also a good idea to visit several times at different times of the day and different days of the week to get a broader perspective.

On your facility visit, get a copy of the admissions contract and the residence rules that outline the fees (and any extra charges), services and residents' rights, and explanations for when a resident might be asked to leave because their condition has worsened, and they require more care than the facility can provide.

Also, find out their staff turnover rate, COVID infection-control procedures and if and when medical professionals are on site. To help you rate your visit, Caring.com offers a checklist of questions that you can download and print at *Caring.com/static/checklist-AL-tour.pdf*.

How to pay: Monthly costs for assisted living ranges anywhere from $2,500 to $6,000 or more, depending on where you live, the facility you choose, and the services provided. Since Medicare does not cover assisted living, most residents pay out-of-pocket from their own personal funds, and some have long-term care insurance policies.

If your dad has limited financial resources and can't afford this, most states now have Medicaid waiver programs that help pay for assisted living. Or, if he's a veteran, he may be able to get funds through the VA's Aid and Attendance benefit. To find out about these programs, ask the assisted living facility director, or contact his local Medicaid office (*see Medicaid.gov*) or the regional VA benefit office (800–827–1000).

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit *SavvySenior.org*. Jim Miller is a contributor to the NBC Today show and author of *"The Savvy Senior"* book.

Savvy Senior

Fun Part-Time Jobs Ideas for Retirees

Dear Savvy Senior,

As a 68-year-old retiree, I'm interested in finding a fun part-time job that can occupy some of my time and generate a little extra income. Can you write a column on low-stress part-time jobs that are popular among retirees?

Part-Time Retiree

Dear Retiree,

Working part-time in retirement can be a terrific way to occupy your time and earn some extra income. The key, however, is finding the right gig that's fun and satisfying for you. While there are literally hundreds of different part-time job opportunities out there for retirees, here are a few possibilities to explore.

Pet Services: If you love animals, consider pet sitting and/or dog walking. Pet sitters, who attend to a pet's needs when their owner is away, can earn $15 to $40 per visit. Dog walkers can make $10 to $30 for a 30-minute walk.

To find these jobs, advertise your services in veterinarians' offices or online at sites like *Craigslist.org or Care.com.* Or, if you'd rather work for an organization that offers these services, visit *Rover.com.*

Teach or Tutor: Depending on your expertise, you could substitute teach or tutor students privately on any number of subjects. Substitute teachers typically make between $75 and $125/day, while tutors can earn between $15 to $30 per hour.

To look for substitute teaching positions, contact your local school district to see if they are hiring and what qualifications they require. To advertise tutoring services, use websites like *Wyzant.com* and *Tutor.com.*

Or, if you have a bachelor, master or doctoral degree, inquire about adjunct teaching at a nearby college or university.

Drive: If you like to drive, you can get paid to drive others around using Uber or Lyft apps, or become a food delivery driver through Instacart or Uber Eats. Drivers make around $15 per hour.

Babysit: If you like kids, babysitting can be a fun way to put money in your pocket. Hourly rates vary by location ranging anywhere from $10 to $40 per hour. To find jobs or advertise your services, use sites like as *Care.com* and *Sittercity.com.*

Tour guide: If you live near any historical sites or locations, national parks or museums (anywhere that attracts tourists), inquire about becoming a tour guide. This pays anywhere from $10 to $40/hour.

Write or edit: Many media, corporate and nonprofit websites are looking for freelancers to write, edit or design content for $20 to $60 per hour.
To find these jobs try *FreelanceWriting.com, FreelanceWritingGigs.com and Freelancer.com.*

Consult: If you have a lot of valuable expertise in a particular area, offer your services as a consultant through a firm or on your own through freelancer sites like *Upwork.com, Fiverr.com, Freelancer.com* or *Guru.com.*

Translator or interpreter: If you're fluent in more than one language you can do part-time interpretation over the phone or translate documents or audio files for $20 to $40/hour. Try sites like *Translate.com, ProZ.com* or *Gengo.com* to locate translation jobs.

Public events: Sporting events, festivals, concerts and shows need ticket takers, security guards, ushers, concession workers and more. The pay is usually $10 to $20/hour. Contact nearby venues to apply.

Tax preparer: If you have tax preparation experience or are willing to take a tax prep course you can find seasonal work preparing tax returns at big-box tax firms like H&R Block or Jackson Hewitt for around $17/hour.

Bookkeeper: If you have a finance or accounting background you can find freelance bookkeeping gigs at sites like *Upwork.com* and *Fiverr.com*, or through firms like *BelaySolutions.com.*

Librarian assistant: If you love books, public libraries hire part-time workers to shelve books, send out overdue notices, help patrons, etc. Contact your local library to see what's available.

If you don't find these options appealing, try *FlexJobs.com,* which lists thousands of flexible work-at-home jobs from more than 5,700 employers. Membership fees start at $10.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit *SavvySenior.org*. Jim Miller is a contributor to the NBC Today show and author of *"The Savvy Senior"* book.

Joining RPEA Helps Us Support YOUR Retirement Security

RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

Membership Application

Have a scanner app on your smart phone?

Visit our website: www.rpea.com

Join online!

Become a Member in Three Easy Steps!

Why Join RPEA?

RPEA protects the interests of retirees at the state level to ensure your retirement remains secure. We retain a professional lobbyist who represents our interests before the Governor, Legislators and CalPERS Board. We also have access to a federal lobbyist who keeps us informed on federal retiree issues.

RPEA continues an active and ongoing relationship with CalPERS by serving on their Advisory Committee concerning CalPERS plans and proposals. We also monitor every CalPERS committee and frequently testify at these meetings on behalf of our members.

Every RPEA member receives a bi-monthly statewide newsletter with general information as well as legislative and health care updates.

Members also gain access to numerous member-only benefits including dental and vision plans and a wide array of merchant discount programs. For only $5.00 a month you get even more back in benefit savings!

STEP 1: Tell Us About Yourself

Your Name: ______________________ **Date of Birth** ____ / ____ / ________ ☐M ☐F

Spouse Name: ______________________ ☐M ☐F **Date of Birth** ____ / ____ / ________

Is your spouse an additional applicant? ☐Y ☐N

Address: ______________________

City/State/Zip: ______________________

Phone: (____)_____-________ **Email:** ______________________

Retired From: ______________________ **Retirement Date:** ______________

RPEA Chapter Number or Name if Known: ______________________

Referred By: ______________________

STEP 2: Select One Membership Type

☐ Retiree (CalPERS Annuitant)

☐ Beneficiary (Beneficiary of a CalPERS retiree)

☐ Affiliate (Still working for a Public Agency)

☐ Associate Member (Supporter of RPEA's goals)

STEP 3: Select One Payment Method

☐ **Option 1: MONTHLY CALPERS DEDUCTION:** I authorize the California Public Employees Retirement System (CalPERS) to deduct for each applicant on this form $5.00 per month from my retirement allowance until revoked by me in writing. **Only available if one applicant is receiving a CalPERS retirement payment.**

______________________ Signature

______________________ Social Security Number or CalPERS ID + Last 4 of SSN

☐ **Option 2: CHECK OR MONEY ORDER:** As payment for the first year's dues, I have attached a check or money order for $60.00 ($30.00 for affiliate membership) for each applicant on this form. I will be billed annually for subsequent renewals.

☐ **Option 3: CREDIT CARD AUTHORIZATION:** As payment for the first year's dues, I authorize $60.00 for each applicant on this form ($30.00 for affiliate membership) to be charged on my credit card. I will be billed annually for subsequent renewals.

Card Number: ☐☐☐☐-☐☐☐☐-☐☐☐☐-☐☐☐☐ (MasterCard or Visa only)

Expiration Date: ☐☐/☐☐ CVV/CVC: (3 Digit code on the back of card) ☐☐☐

______________________ Signature

RPEA/October/2017

THANK YOU for Joining RPEA!

RPEA Headquarters Office: (800-443-7732)

Return your completed application to:

RPEA • 300 T Street • Sacramento, CA 95811-6912

RETIRED PUBLIC EMPLOYEES' ASSOCIATION OF CALIFORNIA

300 T Street Sacramento California 95811

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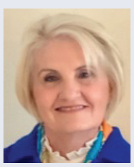

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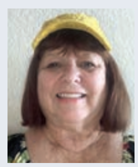

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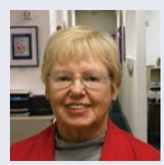

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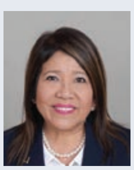

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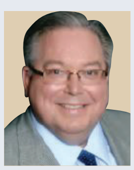
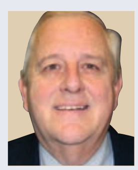
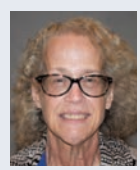


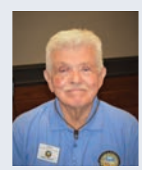
SCOTT MCGOOKIN
DIRECTOR OF PUBLIC RELATIONS



RANDALL CHEEK
DIRECTOR LEGISLATION



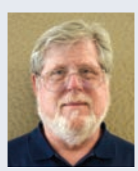
SUSAN TAMBOURY
AREA DIRECTOR I



ABE BAILY
AREA DIRECTOR II

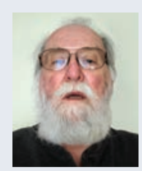
BILL WALLACE
AREA DIRECTOR III

AL FILLON
AREA DIRECTOR IV

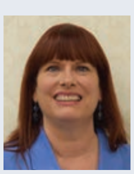


STEVEN LACEY
AREA DIRECTOR V

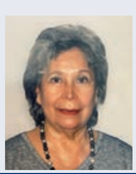
NELLY VAN LOMMEL
AREA DIRECTOR VI



KEN BROWN
AREA DIRECTOR VII



KATHLEEN COLLINS
AREA DIRECTOR VIII



LUCY LOPEZ
AREA DIRECTOR IX

The RPEA Volunteer Board of Directors

HEADQUARTERS OFFICE STAFF

Corey Saeteurn	Office Manager	corey@rpea.com
Alyssa Rios	IT Technician	alyssa@rpea.com
Teena Stone	Mem. Svcs. Secretary	teenastone@rpea.com
Spencer Neumann	Accts Payable Clerk	sneumann@rpea.com

300 T Street
Sacramento, CA 95811
8:00AM-4:00PM

800 443 7732
916 441 7413
916 441 7732

Toll Free: (800) 443-7732 • **Phone:** (916) 441-7732 • **Fax:** (916) 441-7413 • **Website: www.rpea.com**